

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION

| | | |
|--------------------------------|---|-------------------------|
| DIGITAL MEDIA SOLUTIONS, LLC |) | CASE NO. 1:19-cv-145 |
| |) | |
| Plaintiff, |) | |
| |) | JUDGE DAN AARON POLSTER |
| v. |) | MAGISTRATE JUDGE |
| |) | THOMAS M. PARKER |
| SOUTH UNIVERSITY OF OHIO, LLC, |) | |
| <i>et al.</i> |) | |
| |) | |
| Defendants. |) | |

**DECLARATION OF MEGAN TUYLS IN SUPPORT OF MOTION TO ALTER OR
AMEND STUDIO BAR ORDER**

I, Megan Tuyls, pursuant to 28 U.S.C. § 1746, hereby declare:

1. I attended the Art Institute of Michigan, located in Novi Michigan, from August 2017 to July 2018. The Art Institute of Michigan was part of the Illinois Institute of Art (“IIA”). I withdrew from IIA after I found out it had lost its accreditation.

2. I have not attended college since I withdrew from IIA. I will matriculate to Kellogg Community College in Battle Creek, Michigan in the Spring of 2020. My IIA credits will not transfer to the program I am enrolling in at Kellogg.

3. The cost of my IIA education was over \$26,000. Exh. 1 at 3. One of the ways I paid to attend IIA was to borrow money from the school that I paid back through installment payments made through a company called Tuition Options.

4. I have two Tuition Options notes that are currently in repayment status. The first note (ID # 966501) was for \$2,333.00, with a “disbursement date” of October 25, 2017. Exh. 2 at 1-4. According to my Tuition Options account page, the total amount due on this note is currently \$567.00. *Id.* at 1. The second note (ID # 1062735) was for \$3,031.00, with a “disbursement date” of July 23, 2018. *Id.* at 1, 5-7. According to my Tuition Options account page, the total amount due on this note is currently \$3,031.00. *Id.* at 1.

5. Beginning in November 2017, I made monthly payments of approximately \$180 to Tuition Options. Exh. 1.

6. After I withdrew from IIA, I stopped making regular payments to Tuition Options because I had not received the accredited education for which I had paid tuition.

7. In 2019, Tuition Options periodically sent me notices stating that it would take negative action on my account if I did not make payments. For example, on April 26, 2019, the director of customer service at Tuition Options sent me an email stating, in relevant part, that: “We have attempted to reach you regarding your private loan account which will close this month due to non-payment. **It is imperative that we speak as soon as possible so I can help you avoid this negative action against your account.**” Exh 3 at 3 (emphasis in original).

8. I responded the next day by asking for documentation explaining the charges and if “there is a special circumstance if the school is no longer operating.” *Id.* at 2-3. On April 30, 2019, the director of customer service responded, in full: “Thank you for your quick response, are you able to make a **partial payment today** to keep your account from closing?” *Id.* at 2 (emphasis in original). Although I did not understand what it meant for my account to “close,” to avoid the negative actions that Tuition Options was threatening, I made payments of \$180 on April 30, 2019, May 23, 2019 and July 1, 2019. Exh. 2 at 8.

9. As another example, in December 2019 I received a communication from Tuition Options, this time saying that my account “moved into a pending cancellation status and is scheduled to close this month due to a lack of payment activity. **We would like to help you avoid this negative action.**” If you plan on making a payment by Friday, December 27, 2019, **please reply to this email** so we can notate and monitor your account. If you are unable to make a payment, please contact us immediately so we can discuss other repayment options that may be available.” Exh. 4.

10. I still owe over \$3,500 on the debt collected by Tuition Options. Exh. 2 at 1.

11. I did not receive notice of Studio’s motion seeking permission to forgive student loans and requesting a bar on claims by students of IIA and the Art Institute of Colorado.


12. I have not received any notice from Studio about forgiving or refunding the debts collected by Tuition Options.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on January 2, 2020¹

/s/Megan Tuyls
MEGAN TUYLS

¹ This declaration is electronically signed with Ms. Tuyls’ express permission. Ms. Tuyls will promptly supplement this declaration with a version executed directly by her.



The Art Institute of Michigan®

Date: 12/30/2019

Tuyls, Megan Jean
96139798

Due On Last Statement:

No statement within the last month

Student Account Balance:

\$3,934.98

Please note that total account balance may not reflect financial aid and/or other financial resources that have not yet posted.

Current Charges/Payments:

| Transaction | Date | Charges | Payments | Balance |
|---|------------|------------|------------|-------------|
| Student Funding Down Pmt Student Funding Down Pmt | 08/10/2017 | | \$127.00 | (\$127.00) |
| Kit: Baking & Pastry SU17 Billing | 08/11/2017 | \$683.50 | | \$556.50 |
| Digital Textbook /OL SU17 Billing | 08/11/2017 | \$100.00 | | \$656.50 |
| Tuition Charge T996 SU17 Billing | 08/11/2017 | \$3,059.00 | | \$3,715.50 |
| Digital Textbook /OG FA17 Billing | 10/02/2017 | \$100.00 | | \$3,815.50 |
| Digital Textbook /OG FA17 Billing | 10/02/2017 | \$75.00 | | \$3,890.50 |
| Student Housing FA17 Billing | 10/02/2017 | \$2,100.00 | | \$5,990.50 |
| Tuition Charge T996 FA17 Billing | 10/02/2017 | \$5,244.00 | | \$11,234.50 |
| Tuition Options Payment 2017-18 | 11/21/2017 | | \$179.50 | \$11,055.00 |
| Supply Kit | 12/01/2017 | \$683.50 | | \$11,738.50 |
| Federal Direct Unsubsidized Loan 2017-18 | 12/08/2017 | | \$1,979.00 | \$9,759.50 |
| Federal Direct Unsubsidized Loan 2017-18 | 12/08/2017 | | \$1,979.00 | \$7,780.50 |
| Federal Direct Subsidized Loan 2017-18 | 12/08/2017 | | \$1,155.00 | \$6,625.50 |
| Federal Direct Subsidized Loan 2017-18 | 12/08/2017 | | \$1,155.00 | \$5,470.50 |
| Federal Direct Subsidized Loan 2017-18 | 12/08/2017 | | \$987.00 | \$4,483.50 |
| Federal Pell Grant 2017-18 | 12/08/2017 | | \$1,974.00 | \$2,509.50 |
| Federal Pell Grant 2017-18 | 12/08/2017 | | \$179.50 | \$2,330.00 |
| Tuition Options Payment | 12/27/2017 | \$2,100.00 | | \$4,430.00 |
| School Sponsored Housing | 01/02/2018 | \$6,118.00 | | \$10,548.00 |
| Tuition | 01/02/2018 | \$150.00 | | \$10,698.00 |
| Digital Textbook | 01/03/2018 | | \$1,154.00 | \$9,544.00 |
| Federal Direct Subsidized Loan 2017-18 | | | | |

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https://mycampusartinstitutes.edu/portal/server.pt/gateway/PTARGS_0_1409056_3648_260_2087450_43/AccountDashboard/PrintDetails.aspx

AccountVue The Art Institutes Print Account

| | | | | |
|--|------------|--------------|------------|-------------|
| Federal Direct Unsubsidized Loan 2017-18 | 01/03/2018 | | | |
| Federal Pell Grant 2017-18 | 01/03/2018 | | \$1,979.00 | \$7,565.00 |
| Tuition Options Payment | 01/03/2018 | | \$1,974.00 | \$5,591.00 |
| Tuition Options Payment 2017-18 | 01/16/2018 | | \$179.50 | \$5,411.50 |
| Tuition Options Payment | 02/23/2018 | | \$180.00 | \$5,231.50 |
| Tuition | 03/16/2018 | | \$179.00 | \$5,052.50 |
| Digital Textbook | 03/22/2018 | \$4,370.00 | | \$9,422.50 |
| School Sponsored Housing | 03/23/2018 | \$100.00 | | \$9,522.50 |
| Federal Pell Grant 2017-18 | 03/26/2018 | \$2,100.00 | | \$11,622.50 |
| Federal Direct Subsidized Loan 2017-18 | 04/04/2018 | | \$1,480.00 | \$10,142.50 |
| Federal Direct Unsubsidized Loan 2017-18 | 05/22/2018 | | \$866.00 | \$9,276.50 |
| Diploma Grant AI 2017-18 | 05/22/2018 | | \$495.00 | \$8,781.50 |
| ILIC Need Based Grant 2017-18 | 05/23/2018 | | \$650.00 | \$8,131.50 |
| ILIC Need Based Grant 2017-18 | 05/23/2018 | | \$450.00 | \$7,681.50 |
| ILIC Need Based Grant 2017-18 | 05/24/2018 | | \$225.00 | \$7,456.50 |
| ILIC Need Based Grant 2017-18 | 05/24/2018 | | \$450.00 | \$7,006.50 |
| ILIC Need Based Grant 2017-18 | 05/24/2018 | | \$450.00 | \$6,556.50 |
| Diploma Grant AI 2017-18 | 06/11/2018 | | \$540.00 | \$6,016.50 |
| Diploma Grant AI 2017-18 | 06/11/2018 | | \$650.00 | \$5,366.50 |
| Diploma Grant AI 2017-18 | 06/11/2018 | | \$650.00 | \$4,716.50 |
| Tuition Options Payment | 06/14/2018 | | \$125.00 | \$4,591.50 |
| Received Security Deposit | 06/28/2018 | (\$250.00) | | \$4,341.50 |
| Tuition | 07/02/2018 | \$3,496.00 | | \$7,837.50 |
| Digital Textbook | 07/03/2018 | \$50.00 | | \$7,887.50 |
| Culinary Lab Fee | 07/05/2018 | \$375.00 | | \$8,262.50 |
| Federal Direct Unsubsidized Loan 2017-18 | 07/05/2018 | | \$495.00 | \$7,767.50 |
| Federal Direct Subsidized Loan 2017-18 | 07/05/2018 | | \$866.00 | \$6,901.50 |
| Tuition Options Payment | 07/06/2018 | | \$150.00 | \$6,751.50 |
| Tuition Options Payment | 07/06/2018 | | \$70.00 | \$6,681.50 |
| Culinary Lab Fee | 07/10/2018 | (\$375.00) | | \$6,306.50 |
| Tuition | 07/13/2018 | (\$3,496.00) | | \$2,810.50 |
| Refund - DLUNSUB 2017-18 | 07/13/2018 | | (\$495.00) | \$3,305.50 |
| Refund - DLSUB 2017-18 | 07/13/2018 | | (\$866.00) | \$4,171.50 |
| Digital Textbook | 07/17/2018 | (\$50.00) | | \$4,121.50 |
| Interest | 08/20/2018 | \$0.94 | | \$4,122.44 |
| Interest | 09/24/2018 | \$3.66 | | \$4,126.10 |
| Interest | 10/24/2018 | \$3.54 | | \$4,129.64 |
| Interest | 11/02/2018 | | \$29.00 | \$4,100.64 |
| Tuition Options Payment | 11/15/2018 | \$3.68 | | \$4,104.30 |
| Interest | 12/21/2018 | \$3.46 | | \$4,107.76 |
| Interest | | | | |

Type here to search

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← → ↺ 🏠 https://mycampus.artinstitutes.edu/portal/server.pt/gateway/PTARGS_0_1409056_3648_260_2087450_43/AccountDashboard/PrintDetails.aspx Michigan - Detroit - Fir AccountVue The Art Institutes Print Account

| | | | | |
|--|------------|--------------|-------------|------------|
| Digital Textbook | 07/03/2018 | \$50.00 | | \$7,887.50 |
| Culinary Lab Fee | 07/05/2018 | \$375.00 | | \$8,262.50 |
| Federal Direct Unsubsidized Loan 2017-18 | 07/05/2018 | | \$495.00 | \$7,767.50 |
| Federal Direct Subsidized Loan 2017-18 | 07/05/2018 | | \$866.00 | \$6,901.50 |
| Tuition Options Payment | 07/06/2018 | | \$150.00 | \$6,751.50 |
| Tuition Options Payment | 07/06/2018 | | \$70.00 | \$6,681.50 |
| Culinary Lab Fee | 07/10/2018 | (\$375.00) | | \$6,306.50 |
| Tuition | 07/13/2018 | (\$3,496.00) | | \$2,810.50 |
| Refund - DLUNSUB 2017-18 | 07/13/2018 | | (\$495.00) | \$3,305.50 |
| Refund - DLSUB 2017-18 | 07/13/2018 | | (\$866.00) | \$4,171.50 |
| Digital Textbook | 07/17/2018 | (\$50.00) | | \$4,121.50 |
| Interest | 08/20/2018 | \$0.94 | | \$4,122.44 |
| Interest | 09/24/2018 | \$3.66 | | \$4,126.10 |
| Interest | 10/24/2018 | \$3.54 | | \$4,129.64 |
| Tuition Options Payment | 11/02/2018 | | \$29.00 | \$4,100.64 |
| Interest | 11/15/2018 | \$3.66 | | \$4,104.30 |
| Interest | 12/21/2018 | \$3.48 | | \$4,107.78 |
| Interest | 01/24/2019 | \$3.60 | | \$4,111.38 |
| Interest | 02/21/2019 | \$3.60 | | \$4,114.98 |
| Student Payment 2017-18 | 05/24/2019 | | \$180.00 | \$3,934.98 |
| Total Charges/Credits | | \$26,755.48 | \$22,820.50 | \$3,934.98 |

| Charges | Payments | Due On Last Statement | Student Account Balance |
|-------------|-------------|------------------------------------|-------------------------|
| \$26,755.48 | \$22,820.50 | No statement within the last month | \$3,934.98 |

If you prefer to mail your payment, please print this page and mail your payment to:

615 McMichael Road
Pittsburgh, PA 15205
Attn: Student Accounting


[Contact Us](#)
[Logout](#)
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[Loan Details](#)
[Payments](#)
[FAQ's](#)
[Resources](#)

| Note ID | Status | Next Payment Due Date | Past Due Amount ² | Late Fees Due ¹ | Total Amount Due ³ | Pay Off Amount ⁴ | Enrolled in AutoPay |
|-------------------------|-------------------|--------------------------|------------------------------|----------------------------|-------------------------------|-----------------------------|------------------------|
| 1062735 | Repayment II | 07/24/2018 | \$3,031.00 | \$0.00 | \$3,031.00 | \$3,031.00 | N |
| 966501 | Repayment II | 09/15/2018 | \$567.00 | \$0.00 | \$567.00 | \$567.00 | N |
| 944155 | PreOrig-Cancelled | 01/01/2027 | \$0.00 | \$0.00 | \$0.00 | \$250.00 | N |

tuitionoptions.accountvue.com

Cod Interview... Security C... planet fitn... Centricity... myAT&T Si... Account... battlecree... glid... ..

Options

Home Contact Us Logout

Profile Loan Details Payments FAQ's Resources

Disbursement Dates & Amounts

| Disbursement Date | Disbursement Amount | Disbursement Status |
|-------------------|---------------------|---------------------|
| 10/25/2017 | \$2,333.00 | Disbursed |

1 Disbursement Found

Scroll to Top

The screenshot shows a web browser window with the address bar displaying "tuitionoptions.accountvue.com". The browser's tab bar shows several open tabs, including "Account...". The website's header features the "OPTIONS" logo on the left and navigation links for "Contact Us" and "Logout" on the right. Below the header is a user navigation bar with links for "Profile", "Loan Details" (which is highlighted with a dropdown arrow), "Payments", "FAQ's", and "Resources". The main content area is titled "Additional Details" and lists the following information:

- Note ID: 966501
- 1st Payment Date: 11/15/2017
- Amount Financed: \$2,333.00
- Scheduled Payment Amount: \$0.00
- Days Past Due: 473
- Late Fee Due: \$0.00**

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Options

Profile Loan Details Payments FAQ's Resources

Late Fee Due: \$0.00
Interest Current Balance: \$9.77
Payoff Amount (?): \$567.00
Maximum Interest Rate (?): 0.00%
Current Interest Rate (?): 0.00%
Application Fee: \$0.00
Interest Paid Prior Year: \$23.93
Lender Name: ~~THE ART INSTITUTE OF MICHIGAN~~ (RIC)



Contact Us

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Loan Details ▾

Payments ▾

FAQ's

Resources

Disbursement Dates & Amounts

| Disbursement Date | Disbursement Amount | Disbursement Status |
|----------------------|---------------------|---------------------|
| 07/23/2018 | \$3,031.00 | Disbursed |
| 1 Disbursement Found | | |



Contact Us

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 Loan Details ▾

 Payments ▾

 FAQ's

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Additional Details

Note ID: 1062735

1st Payment Date: 07/24/2018

Amount Financed: \$3,031.00

Scheduled Payment Amount: \$0.00

Days Past Due: 526

Late Fee Due: \$0.00

< > AA tuitionoptions.accountvue.com



Contact Us

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Profile

Loan Details ▾

Payments ▾

FAQ's

Resources

Interest Current Balance: \$0.00

Payoff Amount : \$3,031.00

Maximum Interest Rate : 19.01%

Current Interest Rate : 0.00%

Application Fee: \$0.00

Interest Paid Prior Year: \$0.00

Lender Name: THE ART INSTITUTE OF MICHIGAN (DUEPAY)



Contact Us

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Profile

Loan Details ▾

Payments ▾

FAQ's

Resources

| Payment Date | Payment ID | Payment Amount | Applied to Principal | Applied to Interest | Applied to Fees | Description |
|--------------|------------|----------------|----------------------|---------------------|-----------------|-------------|
| 07/01/2019 | 5076245 | \$180.00 | \$176.91 | \$3.09 | \$0.00 | Payment |
| 05/23/2019 | 5016422 | \$180.00 | \$177.73 | \$2.27 | \$0.00 | Payment |
| 04/30/2019 | 4976387 | \$180.00 | \$161.43 | \$18.57 | \$0.00 | Payment |

----- Forwarded message -----

From: **Steve O'Connor** <steve.oconnor@tuitionoptions.com>
Date: Thu, May 2, 2019 at 9:56 PM
Subject: RE: Tuition Options: Final Opportunity!
To: Megan Tuyls <tuyismegan1@gmail.com>

Megan,

Did you withdraw before the school closed?

Thank you,

Stephen O'Connor
Director, Servicing Department
Tuition Options LLC
[877-294-0888](tel:877-294-0888)

From: Megan Tuyls <tuyismegan1@gmail.com>
Sent: Thursday, May 02, 2019 5:37 PM
To: Steve O'Connor <steve.oconnor@tuitionoptions.com>
Subject: Re: Tuition Options: Final Opportunity!

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

They lost they're accreditation and I didn't stay til the official shut down date

On Thu, May 2, 2019 at 4:36 PM Steve O'Connor <steve.oconnor@tuitionoptions.com> wrote

Megan,

Were you actively attending when the school closed down?

Thank you,

Stephen O'Connor

Director, Servicing Department

Tuition Options LLC

[877-294-0888](tel:877-294-0888)

From: Megan Tuyls <tuyismegan1@gmail.com>
Sent: Tuesday, April 30, 2019 5:03 PM
To: Steve O'Connor <steve.oconnor@tuitionoptions.com>
Subject: Re: Tuition Options: Final Opportunity!

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

I was able to make a payment. Is there anything you can tell me about when a school closes down? If there's like a reduction to the amount I have to pay. Or anything if that nature

On Tue, Apr 30, 2019 at 4:45 PM Steve O'Connor <steve.oconnor@tuitionoptions.com> wrote:

Good Afternoon,

Thank you for your quick response, are you able to make a **partial payment today** to keep your account from closing?

Regards,

Stephen O'Connor

Director, Servicing

Tuition Options LLC

From: Megan Tuyls <tuyismegan1@gmail.com>
Sent: Saturday, April 27, 2019 10:30 AM
To: Steve O'Connor <steve.oconnor@tuitionoptions.com>
Subject: Re: Tuition Options: Final Opportunity!

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

What is the amount I need to pay off to get back in good standing. I'd also like a document explains each charge if possible.

Also if there is a special circumstance if the school is no longer operating. Thank you for your help.

Also if there is a special circumstance if the school is no longer operating. Thanks for your help

On Fri, Apr 26, 2019 at 5:25 PM Steve O'Connor <steve.oconnor@tuitionoptions.com> wrote:

Dear MEGAN – Account #: 807959,

My name is Stephen O'Connor and I am a Director of Customer Service with Tuition Options. We have attempted to reach you regarding your private loan account which will close this month due to non-payment.

It is imperative that we speak as soon as possible so I can help you avoid this negative action against your account.

Please respond to this email or call me at (877)-294-0888. If I am unavailable, another Representative can assist you regarding this important matter.

I look forward to hearing from you soon.

Thank you,

Stephen O'Connor

Director, Servicing Department

Tuition Options LLC

[877-294-0888](tel:877-294-0888)

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Servicing Center Dec 23

to me ~



MEGAN

On December 1st, 2019, your account with Tuition Options moved into a pending cancellation status and is scheduled to close this month due to a lack of payment activity.

-

We would like to help you avoid this negative action.

-

If you plan on making a payment by Friday, December 27th, 2019, **please reply to this email** so we can notate and monitor your account.

If you are unable to make a payment, please contact us immediately so we can discuss other repayment options that may be available.

Customer Service Representatives are available from 9:00am to 10:00pm EST Monday through Friday at [800-423-5513](tel:800-423-5513). **We will be closed due to the holiday, please contact us today.**

Thank you,

Tuition Options

Customer Service Department

Phone: [\(800\)-423-5513](tel:800-423-5513)

www.tuitionoptions.com